

CHAPTER V: INDICATORS OF WELL-BEING AMONG FAMILIES STILL OFF WELFARE

This chapter presents findings on various indicators of family well-being among families who were still off Work First at the time of the surveys. Results are presented for the following key indicators of family well-being:

- hardships and adverse events,
- access to food,
- access to health care,
- children's school performance and attendance,
- likelihood of returning to welfare, and
- overall comparisons to life on welfare.

A. HARDSHIPS REPORTED BY RESPONDENTS

This section presents findings on hardships or adverse events that happened to respondents during the past 6 months for the 6-month leaver sample and during the past year for the 18-month leaver sample.

Adverse Events Reported by Round 1 and Round 2 Respondents

- Exhibit V-1 indicates that almost 36 percent of the 6-month leavers had fallen behind in housing payments in the last 6 months. About 39 percent of the 18-month leavers had fallen behind in payments in the last year.
- About 11 percent of the 6-month leavers said that they had to move in the past 6 months because of problems paying for housing. Almost 15 percent of the 18-month leavers had had to move in the last year because of problems affording housing.
- About 14 percent of the 6-month leavers said that they had gone without heat, electricity, or water at some time in the last 6 months because of problems paying utilities. Almost 16 percent of the 18-month leavers had had their utilities cut off in the last year.
- Very few of the leavers had had to stay in a homeless shelter or place their children in foster care.

Exhibit V-1

Percent of Respondents Reporting Adverse Events (Cases Still Off Welfare)

Event	6-Month Leavers*	18-Month Leavers**
Got behind in paying rent or mortgage	35.6%	39.1%
Moved because you could not pay for housing	11.5%	14.9%
Went without heat, electricity or water	14.0%	15.9%
Stayed in a homeless shelter	1.1%	1.3%
Placed your children in foster care	1.5%	0.5%
None of the above	54.8%	51.4%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

Adverse Events During the Past Year, by Ethnicity

- For respondents still off welfare, Exhibit V-2 presents data on reported adverse events by ethnicity. The data do not show any consistent differences between blacks and whites in hardships experienced.

Exhibit V-2 Respondents Reporting Adverse Events, by Ethnicity (Cases Still Off Welfare)

Event	6-Month Leavers*		18-Month Leavers**	
	White	Black	White	Black
Got behind in paying rent or mortgage	37.0%	36.1%	40.6%	38.2%
Moved because you could not pay for housing	12.7%	11.0%	17.4%	14.0%
Went without heat, electricity or water	18.2%	12.3%	11.0%	17.5%
Stayed in a homeless shelter	0.6%	1.1%	0.6%	1.5%
Placed your children in foster care	2.4%	0.7%	0.6%	0.5%
None of the above	51.5%	55.0%	50.3%	52.5%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

Adverse Events During the Past Year, by County Type

- For respondents still off welfare, Exhibit V-3 presents data on reported adverse events by ethnicity. The data do not show any major differences between urban and rural areas.

Exhibit V-3 Respondents Reporting Adverse Events, by County Type

(Cases Still Off Welfare)

Event	6-Month Leavers*		18-Month Leavers**	
	Urban	Rural	Urban	Rural
Got behind in paying rent or mortgage	37.4%	34.0%	39.1%	39.0%
Moved because you could not pay for housing	11.3%	11.6%	15.6%	14.4%
Went without heat, electricity or water	12.9%	15.1%	16.3%	15.5%
Stayed in a homeless shelter	0.6%	1.5%	1.8%	0.9%
Placed your children in foster care	1.9%	1.2%	0.4%	0.6%
None of the above	52.8%	56.7%	50.7%	51.9%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

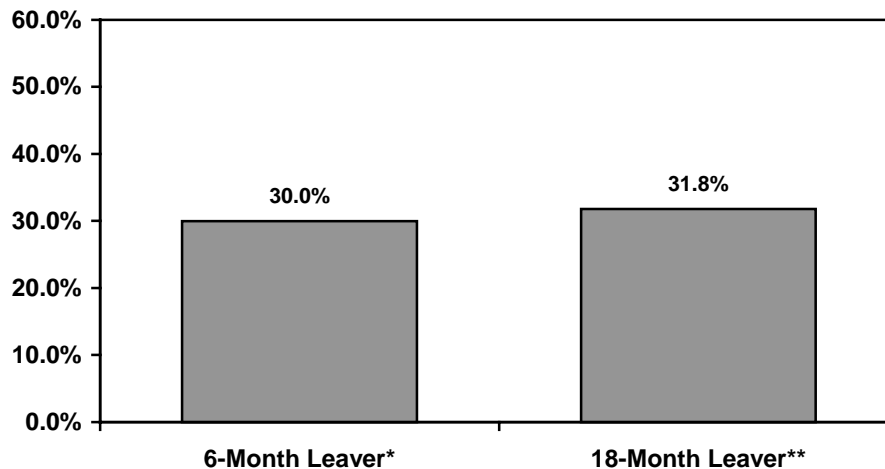
B. ACCESS TO FOOD

This section presents more detailed information on the food situation of respondents who were still off welfare at the time of the surveys. Data are presented on the six items in the short version of the USDA Food Security Index, as well as on the overall index scores.

Respondents Who Cut the Size of Meals or Skipped Meals

- As shown in Exhibit V-4, about 30 percent of the 6-month leavers reported that, in the last six months, there were times when they had to cut the size of meals or skip meals because of lack of money to buy food.
- Almost 32 percent of the 18-month leavers reported that, in the last year, there were times when they had to cut the size of meals or skip meals because of lack of money to buy food.

Exhibit V-4 - Respondents Still Off Welfare -- Percent Reporting They Cut the Size of Meals or Skipped Meals Because There Wasn't Enough Money to Buy Food



* Event occurred within the last 6 months

** Event occurred within the last 12 months

Respondents Who Cut the Size of Meals or Skipped Meals, by Sub-Group

- As indicated in Exhibit V-5, there was not a major difference between those who were currently working and those who were not working in the percentage who reported having to skip meals or limit the size of meals.
- In the 18-month leaver sample, there was a small difference between those currently receiving Food Stamps and those not receiving Food Stamps. However, there was no difference between these two groups in the 6-month leaver sample.
- Education, ethnicity, and the presence of other adults did not have a clear impact upon the percentage of respondents reporting problems.
- Respondents in urban areas were somewhat more likely to report problems than respondents in rural areas.

Exhibit V-5

Percentage of Respondents Still Off Welfare Reporting They Cut the Size of Meals or Skipped Meals, by Selected Characteristics

Characteristics	6-Month Leavers*	18-Month Leavers**
<i>Employment Status</i>		
Currently working	31.2%	32.6%
Not working	28.7%	30.9%
<i>Food Stamp Receipt</i>		
Currently receiving Food Stamps	29.4%	29.4%
Not receiving Food Stamps	30.9%	35.1%
<i>Education</i>		
Did not complete high school or GED	29.0%	31.9%
Completed high school or GED only	29.6%	28.3%
Attended college	31.2%	36.2%
<i>Ethnicity</i>		
White	33.7%	28.4%
Black	29.5%	33.2%
<i>Presence of Other Adults</i>		
No other adults	31.0%	32.3%
One or more other adults	28.8%	31.2%
<i>Reason Left Welfare</i>		
Found job/returned to work/got a higher paying job/more hours	31.2%	29.0%
Reached time limit	26.9%	38.9%
Other	29.5%	35.5%
<i>County Type</i>		
Urban	34.3%	33.6%
Rural	26.1%	30.4%

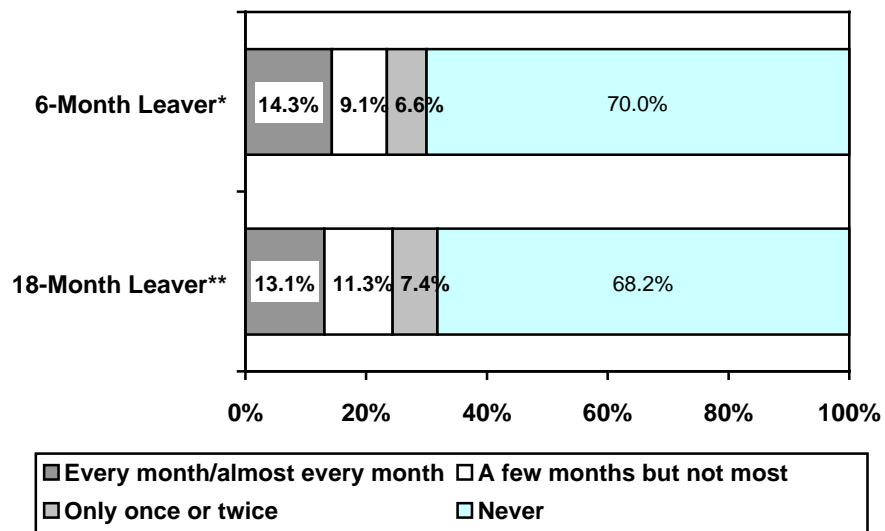
* Event occurred within the last 6 months

** Event occurred within the last 12 months

Frequency of Skipping or Cutting the Size of Meals

- As shown in Exhibit V-6, about 14 percent of the 6-month leavers reported that, in the last six months, they had to skip meals or cut the size of meals every month or almost every month.
- For the 18-month leavers, the percentage was 13 percent in the last year.

Exhibit V-6 - Respondents Still Off Welfare -- How Often Did You Skip or Limit Meals?



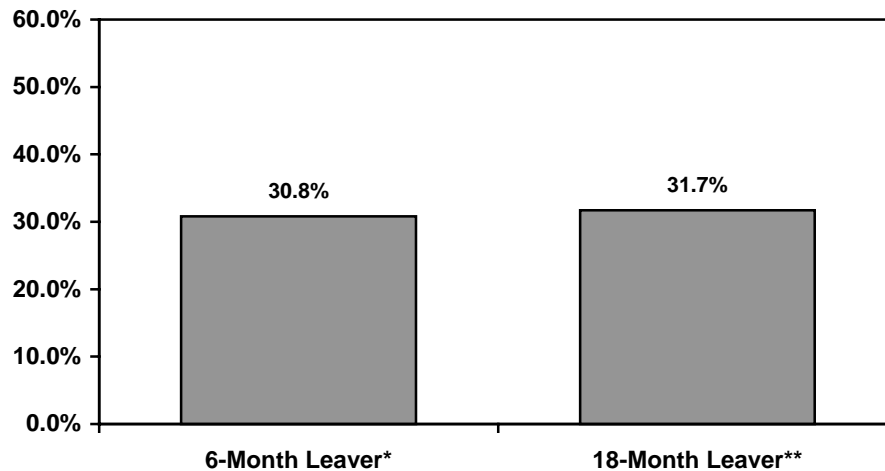
* Event occurred within the last 6 months

** Event occurred within the last 12 months

Eating Less Because There Was Not Enough Money To Buy Food

- As shown in Exhibit V-7, about 31 percent of the 6-month leavers reported that, in the last six months, there were times when they had to eat less because of lack of money to buy food.
- Almost 32 percent of the 18-month leavers reported that, in the last year, there were times when they had to eat less because of lack of money to buy food.

**Exhibit V-7 - Respondents Still Off Welfare -- Did You Ever
Eat Less Because There Wasn't Enough
Money To Buy Food?**



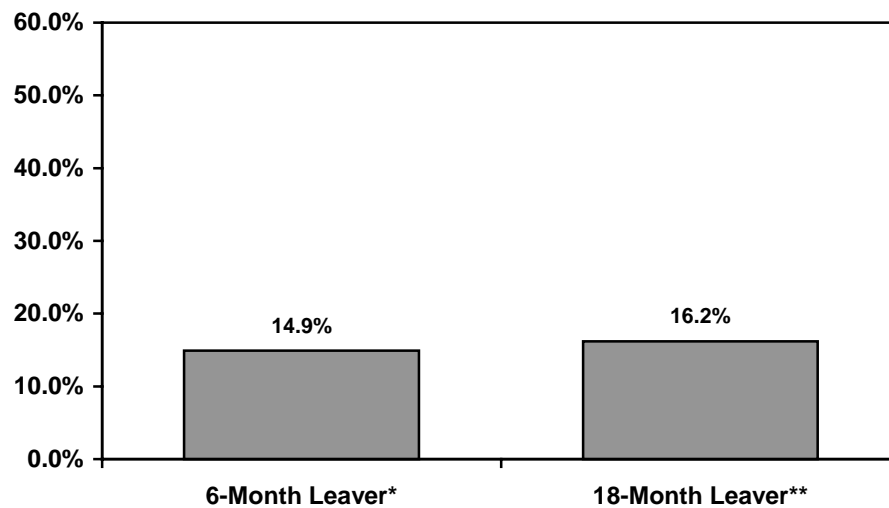
* Event occurred within the last 6 months

** Event occurred within the last 12 months

Going Hungry Because of Not Being Able to Afford Food

- As shown in Exhibit V-8, almost 15 percent of the 6-month leavers reported that, in the last six months, there were times when they had gone hungry because they could not afford food.
- About 16 percent of the 18-month leavers reported that, in the last year, there were times when they had gone hungry because they could not afford to buy food.

Exhibit V-8 - Respondents Still Off Welfare -- Were You Ever Hungry Because You Could Not Afford Food?



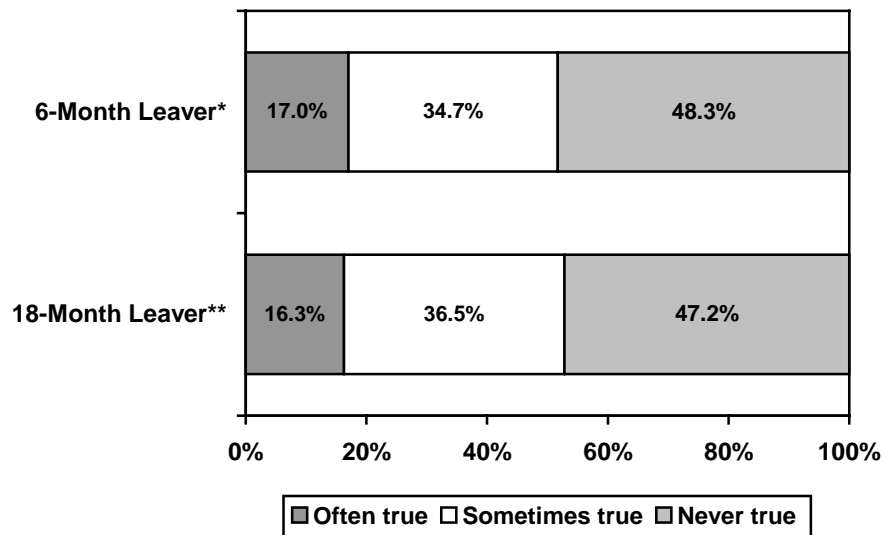
* Event occurred within the last 6 months

** Event occurred within the last 12 months

"The Food That I Bought Just Didn't Last and I Didn't Have Money To Get More"

- As indicated in Exhibit V-9, about 17 percent of the 6-month leavers reported that, in the last six months, it was often true that the food they bought did not last and they did not have enough money to get more.
- About 16 percent of the 18-month leavers reported that, in the last year, it was often true that the food they bought did not last and they did not have enough money to get more.

Exhibit V-9 - "The Food I Bought Just Didn't Last and I Didn't Have Money To Get More"

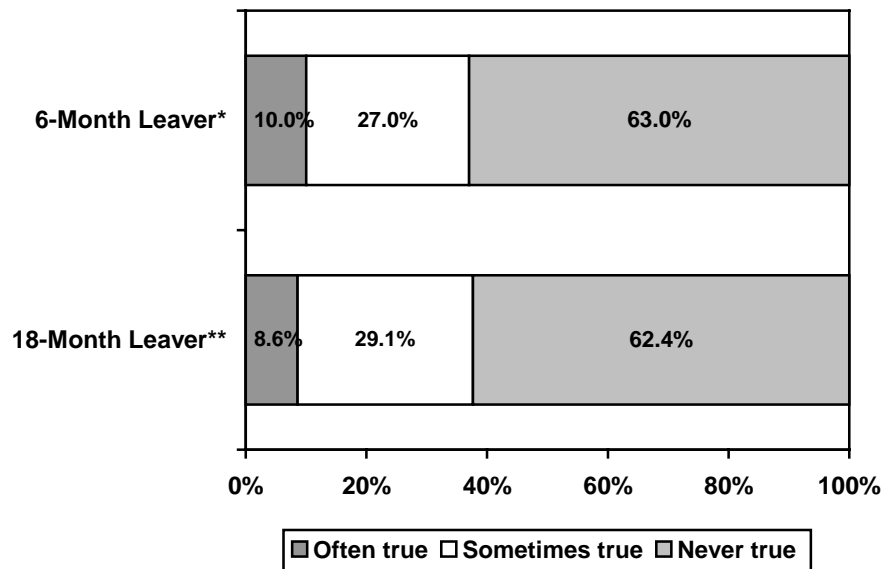


* Event occurred within the last 6 months

** Event occurred within the last 12 months

"I/We Couldn't Afford To Eat Balanced Meals"

- As indicated in Exhibit V-10, about 10 percent of the 6-month leavers reported that, in the last six months, it was often true that they could not afford to eat balanced meals.
- Almost 9 percent of the 18-month leavers reported that, in the last year, it was often true that that they could not afford to eat balanced meals.

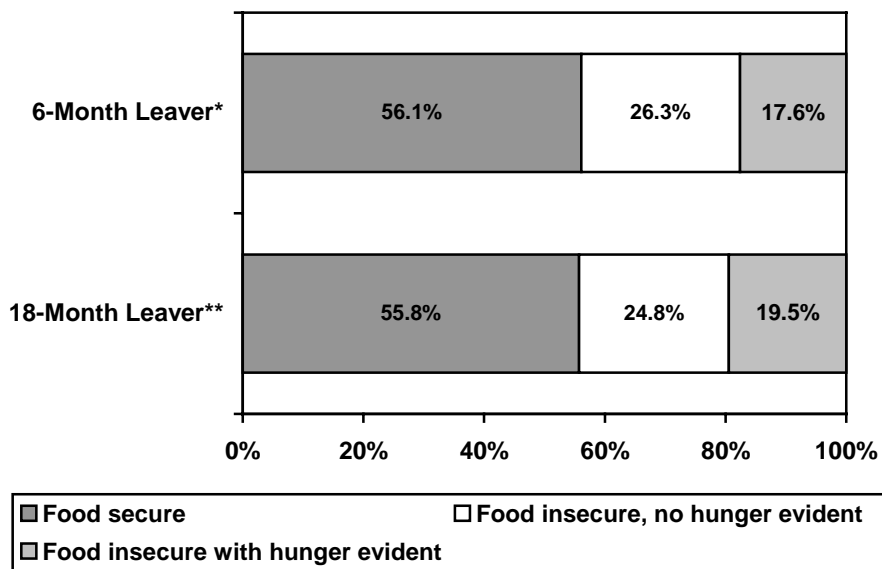
Exhibit V-10 - "I Couldn't Afford To Eat Balanced Meals"

* Event occurred within the last 6 months

** Event occurred within the last 12 months

USDA Food Security Index

- As indicated in Exhibit V-11, almost 18 percent of the 6-month leavers could be classified as having been “food insecure with hunger present” at some time in the last 6 months. Another 26 percent could be classified as being “food insecure with no hunger present.”
- About 19 percent of the 18-month leavers could be classified as having been “food insecure with hunger present” at some time in the last year. Another 25 percent could be classified as being “food insecure with no hunger present.”

Exhibit V-11 - USDA Food Security Index

* Event occurred within the last 6 months

** Event occurred within the last 12 months

USDA Food Security Index by Sub-Group

- As indicated in Exhibit V-12, the percentage of respondents who had experienced food insecurity with hunger present did not vary greatly by current employment status, education, ethnicity, the presence of other adults, or urban/rural location.
- Among the 18-month leavers, almost 26 percent of the respondents who had left welfare due to time limits had experienced food insecurity with hunger, compared to 17 percent of respondents who had left welfare due to employment.

Exhibit V-12

USDA Food Security Index - Percent Food Insecure with Hunger Evident, by Selected Characteristics

Characteristic	6-Month Leavers*	18-Month Leavers**
<i>Employment Status</i>		
Currently working	19.0%	18.6%
Not working	16.0%	20.7%
<i>Food Stamp Receipt</i>		
Currently receiving Food Stamps	17.2%	16.9%
Not receiving Food Stamps	18.3%	23.0%
<i>Education</i>		
Did not complete high school or GED	18.9%	20.0%
Completed high school or GED only	15.2%	16.3%
Attended college	19.1%	23.1%
<i>Ethnicity</i>		
White	20.4%	18.6%
Black	16.6%	19.8%
<i>Presence of Other Adults</i>		
No other adults	19.2%	19.8%
One or more other adults	15.6%	19.0%
<i>Reason Left Welfare</i>		
Found job/returned to work/higher paying job/more hours	19.7%	17.1%
Reached time limit	13.5%	25.9%
Other	16.2%	20.9%
<i>County Type</i>		
Urban	20.4%	19.7%
Rural	15.0%	19.2%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

C. ACCESS TO HEALTH CARE

This section presents findings on health care access and coverage among survey respondents who were still off welfare.

Problems Paying for Medical Care

- As indicated in Exhibit V-13, about 17 percent of the 6-month leavers reported that there had been times in the past 6 months when they or a family member had needed medical care but could not afford it.
- About 20 percent of the 18-month leavers reported that this problem had occurred in the last year.
- The data show that the percentage reporting problems was much higher among those not currently enrolled in Medicaid.

- However, enrollment in Health Choice did not have a significant effect on the percentage of respondents who had times when they could not afford medical care.
- The percentage who reported problems affording medical care was slightly higher among whites than among blacks.

Exhibit V-13
Respondents Still Off Welfare – Percent Who Reported Occasions
When They or a Family Member Needed Medical Care But Could Not
Afford It, by Selected Characteristics

	6-Month Leavers*	18-Month Leavers**
<i>Overall sample</i>	17.3%	20.0%
<i>Employment Status</i>		
Currently working	16.2%	20.3%
Not working	18.6%	19.6%
<i>Medicaid Status</i>		
Receiving Medicaid benefits	14.4%	16.0%
Not receiving Medicaid	40.0%	39.3%
<i>Health Choice Status</i>		
Receiving Health Choice	17.6%	19.2%
Not receiving Health Choice	16.8%	21.0%
<i>Education</i>		
Did not complete high school or GED	17.6%	18.4%
Completed high school or GED only	18.8%	17.6%
Attended college	14.5%	24.1%
<i>Ethnicity</i>		
White	19.8%	23.9%
Black	15.8%	18.2%
<i>Presence of Other Adults</i>		
No other adults	17.3%	17.3%
One or more other adults	17.3%	23.8%
<i>Reason Left Welfare</i>		
Found job/returned to work/got a higher paying job/more hours	16.4%	19.3%
Reached a time limit	9.6%	20.4%
Other	19.5%	22.2%
<i>County Type</i>		
Urban	17.2%	20.6%
Rural	17.4%	19.6%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

Frequency of Not Being Able to Pay for Needed Medical Care

- As indicated in Exhibit V-14, about 4 percent of the 6-month leavers reported that there had been three or more times in the past 6 months when they or a family member had needed medical care but could not afford it.
- About 6 percent of the 18-month leavers reported that this problem had occurred three or more times in the last year.

Exhibit V-14
Number of Times That Respondents Needed
Medical Care But Could Not Pay for It
(Cases Still Off Welfare)

Number of Times	6-Month Leavers *	18-Month Leavers**
Once	5.9%	4.7%
Two or three times	7.1%	9.2%
More than three times	4.4%	6.1%
Never	82.7%	80.0%
Total	100.0%	100.0%

* Event occurred within the last 6 months

** Event occurred within the last 12 months

Who Needed Medical Care

- Respondents who said they had problems getting medical care were asked which family member was involved.
- As indicated in Exhibit V-15, about 8 percent of the 6-month leavers reported that there had been times in the past 6 months when a child needed medical care but the family could not afford it.
- About 9 percent of the 18-month leavers reported that there had been times in the past year when a child needed medical care but the family could not afford it.

Exhibit V-15
Respondents Still Off Welfare Who Needed Medical Care in the Past
But Could Not Afford It - Who Needed the Care?

Who Needed Care?	6-Month Leavers	18-Month Leavers
Respondent	13.7%	15.3%
Child(ren)	8.3%	9.5%
Did not have a problem paying for medical care	82.7%	80.0%

*Percentage may add to more than 100 percent due to multiple responses

Medical Conditions Involved

- Respondents who reported problems paying for needed medical care were asked what medical condition was involved.
- Exhibit V-16 shows that the most common conditions mentioned by the 6-month leavers were dental problems, followed by injuries/accidents.
- The most common conditions mentioned by the 18-month leavers were colds and respiratory problems.

Exhibit V-16 Condition That Needed Medical Attention When Family Could Not Afford to Pay For It (Cases Still Off Welfare)

Condition	6-Month Leavers	18-Month Leavers
Dental	20.0%	8.9%
Respiratory	9.6%	13.7%
Injury/trauma/accident	12.2%	10.5%
Cold/Influenza	5.2%	14.5%
Pregnancy/OB-GYN	8.7%	8.9%
Surgery	7.0%	9.7%
Back problems	6.1%	8.9%
High blood pressure	5.2%	7.3%
Stomach ache/ulcers	5.2%	6.5%
Eye problem/vision	6.1%	2.4%
Check-up	6.1%	2.4%
Headaches	3.5%	4.8%
Diabetes	4.3%	3.2%
Heart disease/heart attack/chest pains	3.5%	2.4%
Allergies	2.6%	3.2%
Other mental illness	4.3%	0.8%
Anxiety	1.7%	1.6%
Cancer	1.7%	1.6%
Learning disability/ADHD	0.9%	2.4%
Hearing problem	1.7%	0.8%
STD/HIV	0.9%	1.6%
Depression	1.7%	0.0%
Drug/alcohol abuse	0.9%	0.8%
Ear infection	0.0%	1.6%
Arthritis	0.9%	0.0%
Kidney disease/dialysis	0.0%	0.8%
Other	13.0%	14.5%

What Happened When the Family Could Not Pay for Care

- Respondents who reported problems paying for needed medical care in the past year were asked how the family dealt with the situation.
- As indicated in Exhibit V-17, almost 6 percent of all 6-month leavers reported that a medical condition went untreated in the past 6 months. About 5 percent of all 18-month leavers reported that a medical condition went untreated in the past year.

Exhibit V-17
What Was Done When the Family Could Not Afford to Pay
for Medical Care (Cases Still Off Welfare)

Action Taken	6-Month Leavers	18-Month Leavers
Paid for care in installments	3.5%	5.3%
Condition went untreated	5.9%	5.2%
Got the care, but did not pay	5.3%	5.7%
Borrowed money	1.2%	2.3%
Other	0.9%	1.0%
Did not have problem paying for medical care	82.7%	80.0%
Total	100.0%	100.0%

Health Insurance Coverage

- As indicated in Exhibits V-18, about 6 percent of the 6-month leavers and 7 percent of the 18-month leavers reported that they did not have health care coverage for their children.
- Almost 55 percent of the respondents in both samples reported that their children were covered by Medicaid or Health Choice.

Exhibit V-18
Health Insurance Coverage for Children
(Cases Still Off Welfare)

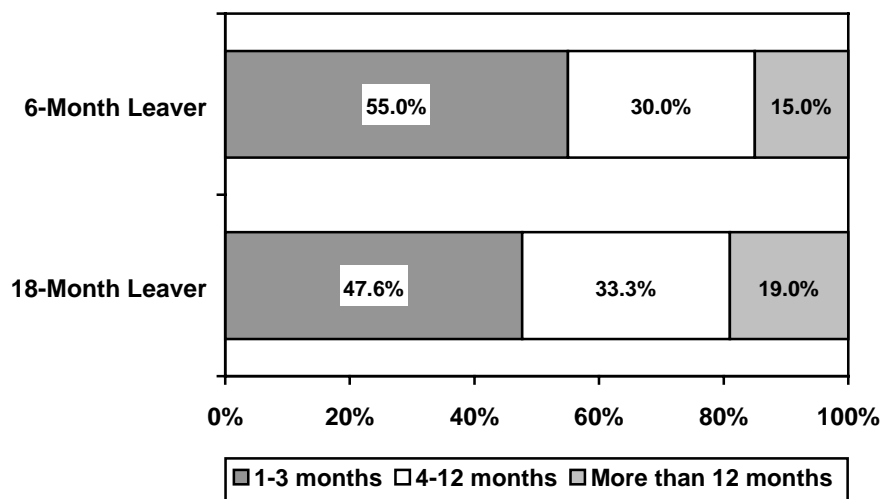
Coverage	6-Month Leavers	18-Month Leavers
No coverage	6.0%	6.8%
Medicaid/Health Choice	84.5%	79.3%
Other parent's insurance	5.0%	6.3%
Other	4.5%	7.6%

*Percentages add to 100 percent because some respondents reported more than one type of health insurance for their children.

Length of Time Children Had Been Without Health Insurance

- Respondents who reported that any of their children did not have health coverage were asked how long the children had been without coverage. As indicated in Exhibit V-19, about 15 percent of the 6-month leavers whose children were uninsured said that the children had not been covered at any time in the past year. The same was true for 19 percent of the 18-month leavers whose children were not covered.

Exhibit V-19 - Respondents Still Off Welfare Who Had a Child Without Health Coverage - How Long Has the Child Been Without Coverage?



Health Insurance among Persons Reporting Problems Paying for Health Care

- Exhibit V-20 presents data on health care coverage among those respondents who reported problems affording needed medical care for a family member.
- As indicated, 20 percent of the 6-month leavers who reported problems did not have medical coverage for their children at the time of the survey, compared to 18 percent of the 18-month leavers.

Exhibit V-20

Health Coverage for Children Among Respondents Reporting Problems with Health Care Access (Cases Still Off Welfare)

Health Coverage for Children*	6-Month Leavers	18-Month Leavers
No coverage	20.0%	17.7%
Medicaid	66.1%	60.5%
Health Choice	10.4%	16.1%
Other parent's insurance	1.7%	5.6%
CHAMPUS	0.9%	0.8%
Other	3.5%	4.8%

*Respondents could identify more than one type of health insurance.

Knowledge of the Health Choice for Children Program

- Prior to asking whether their children were covered under the Health Choice program, the respondents were asked whether they had heard of the program. The data in Exhibit V-21 show that almost 55 percent of the respondents in both samples had heard of the Health Choice program.
- Exhibit V-22 shows that awareness of Health Choice was higher among employed respondents, persons who had attended college, persons not living with an other adult, and persons who left welfare due to employment.

Exhibit V-21 Percent of Respondents Who Had Heard of the Health Choice for Children Program (Cases Still Off Welfare)

Heard of Health Choice?	6-Month Leavers	18-Month Leavers
Yes	54.8%	54.8%
No	44.7%	44.6%
Not sure	0.5%	0.6%
Total	100.0%	100.0%

Exhibit V-22

Percent of Respondents Who Had Heard of the Health Choice Program, by Selected Characteristics (Cases Still Off Welfare)

Characteristics	6-Month Leavers	18-Month Leavers
<i>Employment Status</i>		
Currently working	58.7%	63.1%
Not working	50.6%	44.4%
<i>Education</i>		
Did not complete high school or GED	44.1%	40.0%
Completed high school or GED only	57.2%	54.9%
Attended college	66.5%	68.8%
<i>Ethnicity</i>		
White	56.9%	56.1%
Black	56.4%	55.8%
<i>Presence of Other Adults</i>		
No other adults	59.1%	59.1%
One or more other adults	49.7%	48.8%
<i>Reason Left Welfare</i>		
Found job/returned to work/got a higher paying job/more hours	59.0%	59.7%
Reached time limit	48.1%	46.3%
Other	50.4%	47.8%
<i>County Type</i>		
Urban	54.2%	52.3%
Rural	55.4%	56.7%

Children's Health Care—How Children Obtained Care Without Health Insurance

- For respondents who reported that they had a child who did not have health coverage, Exhibit V-23 shows how the respondents obtained needed health care for children who did not have coverage, including check-ups.
- About 41 percent of these respondents in both samples reported that they obtained medical care at a no-cost or low-cost clinic. About 31 percent of the 6-month leavers and 24 percent of the 18-month leavers whose children were not covered reported that they did not take their children in for check-ups but only for acute care.

Exhibit V-23 Respondents Who Had a Child Without Health Coverage - How Do You Obtain Care For Your Child (Cases Still Off Welfare)

How Obtain Care	6-Month Leavers	18-Month Leavers
Use no-cost or low cost clinic	41.0%	40.5%
Pay out of pocket	38.5%	50.0%
Do not take children for check-ups	30.8%	23.8%
Total	100.0%	100.0%

Regular Place for Medical Care

- As indicated in Exhibit V-24, almost all of the respondents stated they had a regular place to take their children for non-emergency medical care.

Exhibit V-24 Usual Source of Health Care for Children (Cases Still Off Welfare)

Usual Source of Care	6-Month Leavers	18-Month Leavers
Have regular source of care (not through an emergency room)	90.3%	91.1%
Do not have regular source of non-emergency care	7.1%	6.6%
Other	2.6%	2.3%
Total	100.0%	100.0%

Health Insurance Coverage for the Respondent

- Exhibit V-25 presents data on the types of health insurance covering the respondent. About 75 percent of the 6-month leavers and 69 percent of the 18-month leavers had Medicaid alone or a combination of Medicaid and health insurance through their employer.
- Almost 17 percent of the 6-month leavers and 22 percent of the 18-month leavers reported that they had no health insurance.

Exhibit V-25 Health Insurance Covering the Respondent (Cases Still Off Welfare)

Type of Coverage	6-Month Leavers	18-Month Leavers
Medicaid only	70.5%	62.9%
Employer health insurance only	4.4%	6.8%
Other health insurance only	3.3%	2.1%
Employer health insurance and Medicaid	5.0%	6.3%
No insurance	16.8%	22.0%
Total	100.0%	100.0%

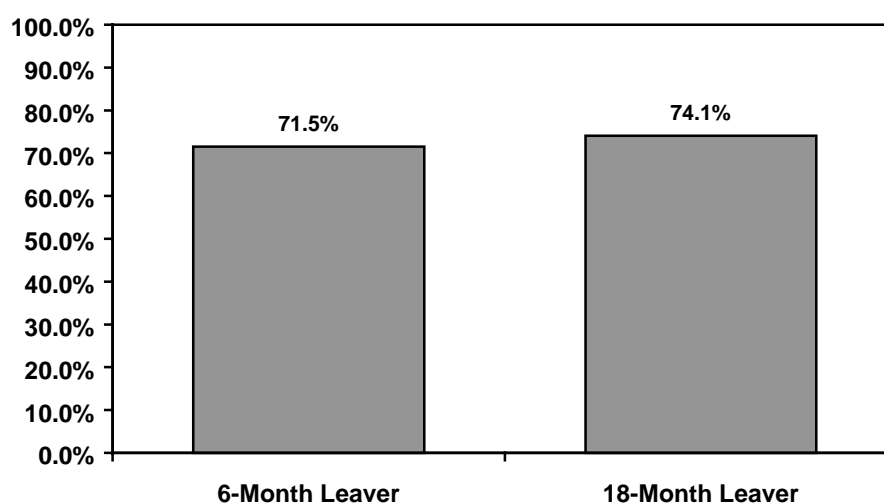
D. CHILDREN'S SCHOOL PERFORMANCE AND ATTENDANCE

Respondents with children in school were asked about school performance, attendance, and behavior problems in the past year.

Children in School

- As shown in Exhibit V-26, about 71 percent of the 6-month leavers who were still off welfare had children in school.
- Almost 74 percent of the 18-month leavers had children in school.

Exhibit V-26 - Percent of Respondents Who Had Children in School



School-Related Problems

- As shown in Exhibit V-27, there was not much difference between the two samples in the percent of respondents whose children had had problems in school.

- About 18-19 percent of the respondents reported that their school-age children had had problems getting along with classmates or teachers.
- About 15-16 percent reported that their school-age children had had problems getting good grades, while 11-13 percent reported that their children had had to repeat a grade.

Exhibit V-27

Respondents Still Off Welfare With Children in School - Percent Who Reported that Their Child Had a School-Related Problem

Problem Area*	6-Month Leavers	18-Month Leavers
Getting along with classmates/teachers	17.8%	18.8%
Getting good grades	15.2%	16.5%
Repeating a grade	10.5%	12.8%
Attendance problems	5.1%	5.5%
ADHD/LD	1.8%	2.5%
Other	0.2%	0.2%
None of the above	68.8%	65.6%

E. LIKELIHOOD OF RETURNING TO WELFARE

For respondents still off welfare when surveyed, this section presents findings on the perceived likelihood of reapplying for welfare in the near future.

Overall Findings

- As shown in Exhibit V-28, about 12 percent of the 6-month leavers and 9 percent of the 18-month leavers felt that it was very likely they would return to welfare in the next 6 months. Another 5-6 percent that that it was somewhat likely.
- About 61 percent of the 6-month leavers and 65 percent of the 18-month leavers felt that it was very unlikely or somewhat unlikely they would return to welfare in the next 6 months.

Exhibit V-28

How Likely Is It That You Will Be Reapplying for Work First in the Next 6 Months? (Cases Still Off Welfare)

Response	6-Month Leavers	18-Month Leavers
Very likely	12.4%	8.9%
Somewhat likely	5.7%	5.2%

Not sure	20.8%	20.7%
Somewhat unlikely	17.5%	16.4%
Very unlikely	43.5%	48.8%
Total	100.0%	100.0%

Likelihood of Reapplying among Sub-Groups

- Exhibit V-29 shows that certain sub-groups of respondents were more likely than others to think that they would reapply for Work First. These groups included respondents who were not working and persons without a high school diploma or GED.

Exhibit V-29 Percent of Respondents Still Off Welfare Who Were Very Likely or Somewhat Likely to Reapply for Work First in the Next 6 Months, by Selected Characteristics

Characteristic	6-Month Leavers	18-Month Leavers
<i>Employment Status</i>		
Working for pay outside home	10.5%	7.9%
Not working for pay	26.5%	22.0%
<i>Ethnicity</i>		
White	16.4%	14.2%
Black	19.0%	13.6%
<i>Education</i>		
Did not complete high school or GED	23.6%	16.2%
Completed high school or GED only	15.6%	15.9%
Attended college	14.5%	10.0%
<i>Presence of Other Adults</i>		
No other adults	17.0%	12.3%
One or more other adults	19.4%	16.7%
<i>Number of Children</i>		
0-1	20.0%	16.1%
2+	17.0%	13.1%
<i>County Type</i>		
Urban	18.3%	12.6%
Rural	18.0%	15.3%

Reasons for Possibly Reapplying

- For respondents who thought that they were very likely or somewhat likely to reapply for welfare, Exhibit V-30 shows the reasons why they thought they might reapply.
- The most common reason in each sample was lack of a job or loss of a job. The next most common reasons were decrease in work hours or wages, and disability or illness.

Exhibit V-30

Reasons Why Respondents Might Reapply for Work First

Reason	6-Month Leavers	18-Month Leavers
Lack of a job or job loss	80.8%	75.9%
Decrease in hours worked or wages	28.3%	21.8%
Your illness/disability	22.5%	21.8%
Loss of health insurance	20.0%	14.9%
Illness or disability of family member	17.5%	14.9%
Divorce/separation	13.3%	10.3%
Treatment for a drug or alcohol problem	8.3%	4.6%
Pregnancy	4.2%	2.3%
Transportation problem	1.7%	1.1%
Child care problem	2.5%	0.0%
Other	5.0%	16.1%

*Percentages add to more than 100% because more than one answer was allowed.

F. OVERALL COMPARISONS TO LIFE ON WELFARE

Respondents were asked the following question: Overall, do you think that you and your family are better off now than when you were on Work First?

Overall Findings

- Exhibit V-31 indicates that almost 27 percent of the respondents in both samples thought that they were much better off than when on welfare.
- Only 16 percent of the 6-month leavers and 12 percent of the 18-month leavers thought that they were worse off than when on welfare.

Exhibit V-31

Do You Think That You and Your Family Are Better Off Now Than When You Were on Work First?

Response	6-Month Leavers	18-Month Leavers
Much better off	26.6%	26.9%
A little better off	26.0%	30.1%
About the same	31.1%	31.0%
A little worse off	10.1%	9.1%
Much worse off	6.2%	2.9%

Total	100.0%	100.0%
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Perceptions of Life After Welfare, by Respondent Characteristics

- As indicated in Exhibit V-32, respondents who had attended college were more likely than less educated respondents to think that they were better off since leaving Work First.
- Persons working for pay and persons earning higher monthly wages were much more likely to feel better off. However, even 39 percent of unemployed respondents felt they were better off than being on welfare.
- Persons who were not living with another adult were more likely to think that they were better off.
- Only about one-third of the persons who left welfare due to time limits thought that they were better off.

Exhibit V-32 Percent of Respondents Who Thought That They Were Better Off Than When They Were on Work First, by Selected Characteristics

Characteristics	6-Month Leavers	18-Month Leavers
<i>Education</i>		
Did not complete high school or GED	43.7%	45.4%
Completed high school or GED only	57.6%	57.0%
Attended college	57.8%	67.9%
<i>Ethnicity</i>		
White	50.3%	58.1%
Black	55.3%	57.1%
<i>Employment Status</i>		

Working for pay	65.5%	71.5%
Not working for pay	38.5%	38.8%
<i>Monthly Earnings</i>		
\$1-\$400	43.8%	54.6%
\$401-\$800	52.2%	42.9%
\$801-\$1,200	70.8%	73.8%
\$1,201-\$1,600	71.0%	77.7%
\$1,601+	72.3%	87.7%
<i>Presence of Other Adults</i>		
No other adults	58.2%	61.9%
One or more other adults	45.6%	50.4%
<i>Reason Left Welfare</i>		
Found a job or returned to a job/got a higher paying job or more hours	62.5%	67.0%
Reached a time limit	32.8%	33.9%
Other	39.8%	41.8%
<i>County Type</i>		
Urban	54.1%	58.0%
Rural	51.1%	56.3%

*Includes respondents who reported being much better off or a little better off.